

Exhibit 3

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0235



B. Type of Loan				File Number	Loan Number	Mortgage Insurance Case Number
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	4. <input type="checkbox"/> VA	036003		
5. <input type="checkbox"/> Conv. Ins.						
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.o.c." were paid outside of closing; they are shown here for informational purposes and are not included in the totals.						
D. NAME AND ADDRESS OF BORROWER: AL HARAMAIN ISLAMIC FOUNDATION 1257 SISKIYOU BOULEVARD, ASHLAND, OR						
E. NAME AND ADDRESS OF SELLER: MUNICIPAL FINANCIAL GROUP, INC. 1132 LUTTRELL, BLUE SPRINGS, MO 64015						
F. NAME AND ADDRESS OF LENDER:						
G. PROPERTY LOCATION: 2151 E. DIVISION SPRINGFIELD, MO 65803						
H. SETTLEMENT AGENT: FIRST ESCROW, INC. PLACE OF SETTLEMENT: 1342 E. PRIMROSE, STE B, SPRINGFIELD, MO 65804 TIN: 43-1209368						
I. SETTLEMENT DATE: 06/23/2000				RESCISSION DATE:		
J. SUMMARY OF BORROWER'S TRANSACTION				K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:				400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price \$375,000.00				401. Contract Sales Price \$375,000.00		
102. Personal Property				402. Personal property		
103. Settlement charges to borrower: (from line 1400) \$6,071.00				403.		
104.				404.		
105.				405.		
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:				ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		
106. City/town taxes to				406. City/town taxes to		
107. County Taxes to				407. County Taxes to		
108. Assessments to				408. Assessments to		
109.				409.		
110.				410.		
111.				411.		
112.				412.		
120. GROSS AMOUNT DUE FROM BORROWER: \$381,071.00				420. GROSS AMOUNT DUE TO SELLER: \$375,000.00		
200. AMOUNTS PAID BY CR IN BEHALF OF BORROWER:				500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money \$60,000.00				501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)				502. Settlement charges to seller (line 1400) \$90,973.65		
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to		
204.				504. Payoff of first mortgage loan		
205.				505. Payoff of second mortgage loan		
206.				506.		
207.				507.		
208.				508.		
209.				509.		
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:				ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		
210. City/town taxes to				510. City/town taxes to		
211. County taxes 01/01/2000 to 06/23/2000: \$2,779.26				511. County taxes 01/01/2000 to 06/23/2000: \$2,779.26		
212. Assessments to				512. Assessments to		
213.				513.		
214.				514.		
215.				515.		
216.				516.		
217.				517.		
218.				518.		
219.				519.		
220. TOTAL PAID BY/FOR BORROWER: \$62,779.26				520. TOTAL REDUCTIONS IN AMOUNT DUE TO SELLER: \$93,752.91		
300. CASH AT SETTLEMENT FROM/TO BORROWER:				600. CASH AT SETTLEMENT TO/FROM SELLER:		
301. Gross amount due from borrower (line 120) \$381,071.00				601. Gross amount due to seller (line 420) \$375,000.00		
302. Less amount paid by/fro borrower (line 220) \$62,779.26				602. Less reductions in amt. due seller (line 520) \$93,752.91		
303. CASH (<input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) BORROWER: \$318,291.74				603. CASH (<input type="checkbox"/> FROM) (<input checked="" type="checkbox"/> TO) SELLER: \$281,247.09		

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OMB No. 2562-0265

SETTLEMENT CHARGES

9. TOTAL SALES/BROKER'S COMMISSION		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$375,000.00 \$22,500.00			
DIVISION OF COMMISSION (LINE 700), AS FOLLOWS:			
1. \$22,500.00	to		
2	to HEYLE REALTORS & COUNSELING SERVICES		
3 Commission paid at settlement			\$22,500.00
10. ITEMS PAYABLE IN CONNECTION WITH LOAN:			
1. Loan origination fee	%		
2. Loan discount	%		
3. Appraisal fee to:			
4. Credit report to:			
5. Lender's inspection fee			
6. Mortgage insurance application fee to:			
7. Assumption fee			
8.			
9.			
10.			
11.			
10. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:			
01. Interest from	06/21/2000 to 07/01/2000	@	1 day
02. Mortgage insurance premium for	mos. to		
03. Hazard insurance premium for	yrs. to		
04. Flood insurance premium for	yrs. to		
05.			
1000. RESERVES DEPOSITED WITH LENDER:			
1001. Hazard insurance	months @	per month	
1002. Mortgage insurance	months @	per month	
1003. City property taxes	months @	per month	
1004. County property taxes	months @	per month	
1005. Annual assessments	months @	per month	
1006. Flood insurance	months @	per month	
1007.	months @	per month	
1008.	months @	per month	
1009. Aggregate Accounting Escrow Adjustment			
1100. TITLE CHARGES:			
1101. Settlement or closing fee to FIRST ESCROW, INC.		\$135.00	\$135.00
1102. Abstract or title search to FIRST ESCROW, INC.			\$130.00
1103. Title examination to			
1104. Title insurance binder to			
1105. Document preparation to			
1106. Notary fees to			
1107. Attorney's fees to KANAN LAW OFFICES		\$3,750.00	
(includes above items Numbers:)			
1108. Title insurance to FIRST ESCROW, INC.		\$875.00	
(includes above items Numbers: FES209)			
1109. Lender's coverage			
1110. Owner's coverage	\$875.00	\$375,000.00	
1111. ESCROW FEE			\$200.00
1112. ESCROW FOR MECHANICS LIEN RELEASE			\$66,000.00
1113.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:			
1201. Recording fees:	Deed \$22.00 Mortgage : Releases	\$22.00	
1202. City/county tax/stamp:	Deed : Mortgage		
1203. State tax/stamp:	Deed : Mortgage		
1204. OVERNIGHT FEES			\$40.00
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES:			
1301. Survey fee	JOHN GORDON & ASSOC.	\$1,290.00	
1302. Pest inspection to			
1303.			
1304. HARD PLUMBING - PLUMBING			\$1,143.65
1305. WADE WATSON - CLEANUP			\$825.00
1306. ATLAS - EST (\$1,900.00) P.O.C.			
1307.			
1400. TOTAL SETTLEMENT CHARGES		\$6,071.00	\$90,973.65

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower WALEED ALHATLARI Date: _____ Seller or Agent: L. B. PRIOR, SEN. VICE PRES. Date: _____

Borrower Mohamed Alkadas Date: _____ Seller or Agent: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date: _____ Settlement Agent JERRY W. MATNEY Date 6-26-2000

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

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CONFIDENTIAL: This document is subject to a Protective Order regarding confidential information in 03 MDL 1570 (GBD/FM), U.S. District Court for the Southern District of New York.

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